

THE CENTURION

DELAWARE COMMISSION OF VETERANS AFFAIRS
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Volume 8, Number 4

Oct-Dec 2001

CHAIRMAN'S UPDATE

As my term of Chairman of the Delaware Commission of Veterans Affairs comes to an end, I would like all of you to know that it has been my privilege to lead the Commission in its efforts to provide you with the support that you most readily deserve. As I step down, Mr. Robert D. Marcinkowski, Esq., will lead our charge during this next year. Bob is a highly qualified individual who is most concerned with the many issues that face us during these troubled times. I will continue to serve on the Commission and will persist in my endeavor to address the many issues you bring to our attention.

Regretfully, it appears that our effort to obtain a State Veterans Home in Delaware may encounter some difficulty as we receive word that tax revenues may become more limited during the coming fiscal years. Although the federal government will provide 65% of the construction costs, Delaware's 35% of the State's share is in question. What will become central to this endeavor is the support of the General Assembly and the Governor as we move delicately forward.

I ask that you continue your support of our young men and women in today's armed forces especially as our country enters into a time of serious international strife. I know that all of you served America with honor and dignity during both periods of war and troubled peace. Today's military is faced with a significantly different challenge, one that will have an enduring effect on our citizenry and future generations to come.

Again, I thank all of you for supporting the Commission, providing us with your ideas and concerns and for your written comments to the Governor and members of the legislature in support of veterans programs.

Sincerely,

James L. Thompson
Chairman

THOUGHT FOR THE QUARTER

"Much has been said about what America stands for.

Let's not forget some things that America won't stand for."

VETERANS DAY SERVICES

The Delaware Commission of Veterans Affairs and the Vietnam Veterans of America, Inc. will host Veterans Day Services on Sunday, November 11, 2001. The service will be at the Memorial Bridge Plaza, Delaware Memorial Bridge, New Castle, Delaware, beginning at 10:30 AM. Following the service, a luncheon will be held at the Hilton Wilmington/Christiana, 100 Continental Drive, Newark, DE. For further information, call 1-800-344-9900 (In state only) or (302) 739-2792.

PEARL HARBOR 60TH ANNIVERSARY PROGRAM

A program remembering the 60th Anniversary of the Attack on Pearl Harbor will be held on Friday, December 7, 2001, 8:00 PM, at the Milford Senior Center. Veterans and their families are particularly urged to attend. Lt. Governor John Carney will read President Roosevelt's Day of Infamy Speech following Rep. George Carey's interpretation of H.V. Kaltenborn's radio introduction. Three Pearl Harbor Survivors will lead the Pledge of Allegiance and remember what they saw that day. The famous letter written by Virginia O'Hanlon asking if there is a Santa Clause will be asked by Catherine Yaeger and answered by Milford Chronicle Reporter Mike Lewis. Milford American Legion Post 3 will provide the color guard. With the playing of the musical themes for each branch of service, the veterans will be asked to stand and be recognized. Music by vocalists Donna deKuyper, Norma Mayhew and Rev. John Ranney include "Remember Pearl Harbor", "God Bless America", "A Nightingale Sang in Berkeley Square" and "Sentimental Journey". The Milford Community Band, under the direction of Philip Steinhoff, will provide a variety of musical numbers from "Stars

and Stripes Forever" thru "Beer Barrel Polka". The Program ends as WWII veterans are invited to dance to the strains of "Good Night Sweetheart" sung by Mrs. deKuyper. *Please call Mac Foster at (302) 422-8251 for more information.*

PEARL HARBOR SURVIVORS TO TELL IT LIKE IT WAS!

Forget "Tora, Tora, Tora" and "Pearl Harbor" the movie. Here is the true story right from the mouths of Army and Navy personnel who WERE THERE! Members of the Pearl Harbor Survivors Association will gather in the Milford Senior Center on Tuesday, December 11, 2001, at 1:00 PM to share their memories of 1941. The program will consist of three sessions:

1. Sunday morning we were surprised.
2. During the next three months we kept busy.
3. We went on to win a War.

This is a golden opportunity and possibly the last chance for senior citizens to remember that time and for the young to be assured that it really happened. The veterans will even respond to questions. There is no charge, but seating is limited. *Please call Mac Foster at (302) 422-8251 for more information.*

VA BENEFITS FOR FAMILY MEMBERS OF MILITARY PERSONNEL KILLED IN TERRORIST ATTACKS

The Department of Veterans Affairs (VA) has a variety of programs to assist survivors of active-duty military members killed in the September 11, 2001, terrorist attacks. VA officials expect these benefits would primarily affect military personnel who were killed in the jet crash into the Pentagon, although benefits would equally apply to active-duty members who died at the World Trade Center towers. For life insurance benefits in particular, VA

expects there additionally will be payments to the families of reservists who were civilian employees or visitors at any of the locations attacked, or who were passengers on the planes. Shortly after the attacks, VA began working with the casualty offices of the military services to expedite life insurance benefits as remains are identified. VA will give the highest priority to help surviving family members obtain their VA benefits. VA has compiled information in “Veterans Benefits for Survivors” currently highlighted at <http://www.vba.va.gov>. In addition, because a significant portion of the population is veterans, VA expects that a large number of veterans were killed in the attacks in addition to the active-duty members. The widows and widowers of these former servicemembers also may be eligible for certain benefits depending on income, whether the veteran had been rated with a serious disability, whether the veteran served in a period of war and other factors. More information about how VA services apply in individual cases is available from benefits counselors at (800) 827-1000.

Death Payments When an active-duty member dies at work or in the line of duty, the death is considered service-connected whether accidental or due to a hostile force. VA pays a basic monthly rate of \$911 to eligible surviving spouses. In some cases, VA can pay more, such as an adjustment for each dependent child. Under this program, called Dependency and Indemnity Compensation, the basic rate is adjusted annually and payments continue indefinitely, generally until the death or remarriage of the spouse.

Life Insurance Most servicemembers and reservists take VA’s life insurance coverage, though a few decline coverage. VA expects most will have opted for life insurance coverage at the highest levels, setting payments as high as \$250,000. VA is ready to process insurance payments for the beneficiaries of those killed in the terrorist attack within 48 hours of receipt of the casualty report from the Defense Department and the claim from the beneficiary. VA also offers the designated policy beneficiary free, personalized and objective financial planning services through nationally

renowned commercial insurance and financial services.

Burial and Headstones The servicemembers who died – as well as civilians who were honorably discharged veterans killed in the attacks – all are eligible for burial in a VA national cemetery or, if the family wishes to arrange burial in a private cemetery, VA will provide a headstone or marker. Because deaths while on duty are considered service-connected, VA will pay up to \$1,500 toward private burial expenses in those cases. If the decedent will be buried in a VA national cemetery, some or all of the cost of transporting the deceased to the cemetery may be reimbursed. Certain burial benefits would also extend to those retired from the reserves or National Guard.

Educational Assistance VA’s Survivors’ and Dependents’ Educational Assistance program generally provides up to 45 months of education benefits to the surviving spouse or child aged 18 to 26 where a servicemember died in the line of duty. In addition, professional, educational and vocational counseling will be provided to these beneficiaries without charge.

Home Loans Widows and widowers of military members who died in the terrorist attacks may be eligible for a VA-guaranteed home loan from a private lender. The loan may be used to purchase, construct or improve a home, to refinance an existing mortgage or for certain other purposes. *(Department of Veterans Affairs, September 2001)*

VA EXPEDITING OLDEST BENEFIT APPLICATIONS

Secretary of Veterans Affairs Anthony J. Principi today announced an unprecedented effort to move some long-pending applications for benefits, especially from older veterans, to a special unit designed to speed action on their claims. The focus of the administration’s initiative is veterans 70 years of age or older. The Department of Veterans Affairs (VA) estimates these veterans are dying at a rate of 1,369 each day and have a typical life expectancy of less than 10 years. “America didn’t have to wait when this brave generation was called

to duty. Our older veterans shouldn't wait in their hour of need while we make necessary improvements to speed up decisions on all veterans' applications," Principi said. VA compensates veterans for disabilities that arose or worsened while they were in the military. When a service-connected condition deteriorates later in life, veterans may be entitled to higher payments, and most of the pending VA workload of older veterans relates to these kinds of "reopened claims." VA's 57 regional claims offices first are being instructed to pull the benefit applications of veterans age 70 or older that have been pending for more than a year, an estimated 6,000 applications. A special team in Cleveland will tackle that workload as a top national priority, then will move to another 17,000 of the longest-pending claims of other veterans where the claims have been pending more than a year. At the same time, VA is focusing existing resources at nine centers on 58,000 more long-pending claims from other veterans who have waited more than a year for a decision. These applications often raise complex legal and medical issues. Overall, VA has about 668,000 claims of all types awaiting an initial decision or on appeal. That includes an inventory of 355,000 VA regional office determinations on disability claims for service-connected compensation, a level VA considers double an acceptable amount in progress at any given time. The director of Cleveland's VA Regional Office, Phillip J. "Jack" Ross, will spearhead the initiative there through a combination of existing staff and newly hired personnel. Ross, a 29-year VA employee who has served both at field stations and in VA's Washington headquarters, is being given special authority to command rapid turnaround of activities where needed in other VA offices, including VA medical centers. He will report to Principi through VA Deputy Secretary Dr. Leo S. Mackay, Jr. The workload in Cleveland will be monitored to ensure that applications from Ohio veterans are not delayed. As other offices shift some claims of older veterans to Cleveland, VA expects these other offices will devote attention more quickly to the claims of other veterans. VA can earmark the special resources to aid older

veterans as a result of the greatest expansion of its benefits processing work force in more than 25 years. Earlier this year, Principi authorized the hiring of 1,200 new employees to help reduce the growing number of claims associated with new legislation and regulations. This announcement will allow VA regional offices to focus their resources on all of the other pending claims and reduce the overall inventory. Even after the backlog of the long-pending claims of older veterans is reduced, VA will keep in place new rules to raise the priority of all applications of veterans who are age 70 or older. Further improvements to speed the decision processes affecting all veterans are expected to be considered after VA receives the report of a Claims Processing Task Force formally chartered by Principi in May to perform a top-to-bottom review of VA's benefit procedures. (*Department of Veterans Affairs, August 22, 2001*)

IMPROVEMENTS TO VA CLAIMS PROCESS TAKES CRITICAL STEP FORWARD

Secretary of Veterans Affairs Anthony J. Principi took a critical step in fulfilling his – and President Bush's – promise to veterans and their families to reduce backlogs in applications for benefits when he officially accepted the report of a blue-ribbon panel studying the issue. "The president and I promised a top-to-bottom review of our claims process," said Principi. "That promise has been kept, and now is the time to get to work to fix this problem so that veterans get the benefits they earned through their service to this nation." The 12-person Claims Processing Task Force, created in May and headed by retired Vice Admiral Daniel L. Cooper, examined a wide range of issues affecting the speedy processing of claims, from medical examinations and information technology, to efforts to shrink the backlog and increase the accuracy of decisions. The task force gave Principi 34 recommendations, more than half of which can be accomplished within six months. The goal is to reduce the claims backlog and processing times by 50 percent during the next two years. The task force identified ways to allow VA's employees to spend

more time on processing claims, to improve the basic claims process, to enhance accountability at all levels, and to emphasize and encourage all VA offices to attack this problem. "The task force has been honored to participate in this extremely important endeavor," said Chairman Cooper. "It is my hope that our report will serve as a catalyst to further the secretary's goals to have consistent, equitable and timely answers to veterans claims." During a 120-day period, the task force reviewed past studies and recommendations, visited VA regional offices, examined training, records and data processing centers, and held numerous open hearings with both the general public and private sector organizations. "It's important to remember this problem was caused by ineffective processes, not people," added Principi. "The men and women of VA who process claims have worked diligently to help America's veterans." Overall, VA has about 668,000 claims of all types awaiting an initial decision or an appeal. That includes 355,000 cases in VA regional offices on disability claims for service-connected compensation. Nearly 2.7 million veterans receive compensation for disabilities incurred in service or pensions for wartime veterans who become totally disabled in civilian life. In addition, more than a half million widows, children and parents of deceased veterans are paid survivor compensation or death pensions. "Providing benefits to veterans is a core mission of VA. It is the foundation upon which VA rests," said Principi. "We can – and will – do better." For more information on the report and the issue of VA claims processing, go to <http://www.va.gov/whatsnew/> under the "Claims Processing Task Force Report" site. (*Department of Veterans Affairs, October 3, 2001*)

TRICARE PLUS

TRICARE Plus will supercede TRICARE Senior Prime. DoD is finalizing an additional TFL option that would allow at least some number of Medicare-eligible beneficiaries to enroll to receive primary care at selected military hospitals and clinics,

starting as soon as October 1, 2001. Under the new program enrollees would be assigned a primary care physician at the military facility and would be guaranteed access for primary care on the same basis as other enrolled beneficiaries. The program would have no annual enrollment fee, but would differ significantly from the two current HMO-style plans that use military facilities (TRICARE Prime and TRICARE Senior Prime) in that TRICARE Plus:

- ✓ Would provide specialty care in the military facility only on a space-available basis. If not available, enrollees would be referred to civilian specialists, with Medicare paying first and TRICARE For Life as second-payer to Medicare.
- ✓ Would not "lock in" Medicare-eligibles in an HMO-style concept. TRICARE Plus enrollees would be free to see a civilian provider if they choose, using TFL as second-payer to Medicare. However, enrollees routinely choosing to use other care sources could expect to be disenrolled to permit use by another beneficiary.
- ✓ Would limit the numbers of Medicare-eligible enrollees based on the local commander's assessment of the capacity of the military facility. If the number of applicants exceeds capacity, enrollees would be chosen by lottery or other objective means (subject to priorities outlined below). Some military facilities may not have the capacity to enroll any Medicare-eligibles.

All current TRICARE Senior Prime enrollees will be "grandfathered" into TRICARE Plus if they desire. The TRICARE Senior Prime program will expire as of December 31, 2001. Other Medicare-eligibles who have been enrolled or empanelled in a health program at a military facility (including TRICARE Prime enrollees under 65 who later attain Medicare eligibility) will have a higher enrollment priority than those with no such prior relationship. Eligibility is expected to be limited to beneficiaries who live within 40 miles of the facility.

Beneficiaries enrolled in Medicare HMOs and those who have part-year residence in two different locations will not be eligible for TRICARE Plus enrollment. For interim information on TRICARE Plus, call the TFL helpline at (888) 363-5433. (*TROA Legislative Update, June 22, 2001*)

CHAMPVA FOR LIFE

Improvements to the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) will bring financial relief to older survivors and dependents of some disabled or deceased veterans who face medical expenses not paid by Medicare or other third-party payers. Called "CHAMPVA for Life," the new benefit is designed for spouses or dependents who are 65 or older. They must be family members of veterans who have a permanent and total service-connected disability, who died of a service-connected condition or who were totally disabled from a service-connected condition at the time of death. They also must have Medicare coverage. "This improved benefit is part of VA's continuing effort to make sure the families of disabled veterans have health care when the veterans can no longer provide it," said Secretary of Veterans Affairs Anthony J. Principi. "I'm delighted we can provide prescription outpatient medication coverage, a benefit not offered by Medicare." Beginning October 1, CHAMPVA will pay benefits for covered medical services to eligible beneficiaries who are 65 or older and enrolled in Medicare Parts A&B. The "CHAMPVA for Life" benefit is payable after payment by Medicare or other third-party payers. For services not covered by Medicare or other insurance, such as outpatient prescription medications, CHAMPVA will be the primary payer. CHAMPVA beneficiaries who reached age 65 as of June 5, 2001, but were not enrolled in Medicare Part B on that date, will be eligible for this expanded benefit even though not enrolled in Medicare Part B. There is no change in CHAMPVA coverage for those beneficiaries 65 and older who do not qualify for Medicare. Information about the new benefit was recently mailed to all previous CHAMPVA beneficiaries and providers who have filed claims with CHAMPVA. People

over age 65 who have never been eligible for CHAMPVA can request an application by writing to the VA Health Administration Center (HAC), P.O. Box 469028, Denver, CO 80246-9028. Veterans and family members can also call toll-free, 1-888-289-2411, to obtain the latest recorded information, leave a change of address, or request information to be mailed to them. This phone line is available 24 hours a day. Inquiries may also be e-mailed to hac.inq@med.va.gov. Updates about "CHAMPVA for Life" and other benefits information will be posted to VA's Health Administration Center Web site at www.va.gov/hac. (*Department of Veterans Affairs, August 2, 2001*)

GULF WAR CONCERNS IN OTHER COUNTRIES

About one million military personnel deployed to the Middle East in 1990-91 as part of the Coalition Forces formed under the authority of the United Nations to counter the Iraqi invasion of Kuwait. The U.S. provided nearly three-quarters of the Force; the remaining quarter came from 40 other nations. The largest groups apart from the U.S. were from the United Kingdom (U.K.): 53,000 and Canada: 4,500. Military personnel from the various nations involved in the War had different experience and exposures in the Gulf and have had different health concerns since their military service. Middle Eastern countries have not reported unusual health problems in their military populations. Early concerns about respiratory disorders that might be related to oil well fires had not been substantiated. There have been recent reports of increased birth defects in Kuwait and Bahrain. These effects have not been found in studies of U.S. military personnel and their families. Additional research on birth defects is ongoing in the U.S. and U.K. The French, until recently, did not report a post-conflict syndrome. French troops in the Gulf took pyridostigmine bromide for shorter periods than U.S. and U.K. troops. Medical provision for serving military personnel and veterans is generous and sensitive to the emotional, psychological, and physiological needs of troops returning from

overseas deployments. The French military recognizes that these individuals may develop ill-defined, chronic, fatiguing illnesses and provide supportive care and treatment. The Czechoslovak Army sent a chemical unit of about 200 personnel. They had extensive pre-deployment health screening and post-deployment assessments at two-year intervals. About one quarter of these troops were Slovak and lost to follow-up by the Czech Army after the dissolution of Czechoslovakia. Of the remainder, six developed medical conditions that were not attributable to Gulf War service. In 1991, the Danes deployed a 29-member field surgical team that was located with a British field hospital in Al Jubayl. They also sent personnel to Operation Desert Peace, a humanitarian relief operation to provide aid to the Kurdish population in northern Iraq following the end of hostilities. Some returning veterans raised health concerns, and in 1997, the Danish defense medical authorities began an investigation. Some Canadian veterans have expressed health concerns following their service in the Gulf. In 1995, an assessment program was established at the Canadian Forces. Medical Support Unit in Ottawa where veterans were admitted and extensively investigated. No unusual conditions were found, and there was no indication of a unique syndrome. In 1998, a series of post-deployment health centers was created across Canada to provide services for any veteran post-deployment. The Australians sent about 1,400 personnel to the Gulf; most were naval. There have been occasional concerns expressed about possible adverse health effects as a result of service in the Middle East. In 1999, the Australians decided to initiate a research program to monitor the long-term health of Gulf War veterans. British veterans express concern about possible adverse health effects from oil well fires soon after the war. Parliamentary questions were asked about depleted uranium and treatment resources available to veterans with post-traumatic stress disorder. In 1993, following a news magazine program, the "Gulf War Syndrome" was first discussed as a novel condition. The Medical Assessment Program was formed in late 1993. Referrals were initially slow,

but the pace increased. Referrals peaked in 1995 and again in 1997, but have fallen off almost completely. The diagnostic findings on the first 1,000 U.K. veterans seen in this program were reported in 1999. The patterns of ill health experienced by British veterans were broadly similar to those described in earlier American reports. (*Gulf War Review, May 2001*)

VA PROGRAMS FOR VETERANS WITH POST-TRAUMATIC STRESS DISORDER (PTSD)

PTSD is an anxiety disorder resulting from a psychologically stressful event beyond the scope of "normal" human experience. The trauma may be experienced alone (rape or assault) or in the company of groups of people (military combat). The events that can cause PTSD are called "stressors." They include natural disasters (floods, earthquakes), accidental man-made disasters (car accidents, airplane crashes, large fires) or deliberate man-made disasters (bombing, torture, death camps). Symptoms include recurrent thoughts of a traumatic event, reduced involvement in work or outside interests, hyper alertness, anxiety and irritability. The disorder apparently is more severe and longer lasting when the stress is of human design. As of September 2000, 133,789 veterans were receiving VA disability compensation for PTSD.

Vet Centers A nationwide system of community-based centers, known as Vet Centers or Readjustment Counseling Service Vet Centers, provides counseling for psychological war trauma. VA operates 206 Vet Centers in all 50 states, Puerto Rico, the Virgin Islands, the District of Columbia and Guam. In 2000, Vet Centers saw more than 131,000 veterans and provided more than 890,000 visits to veterans and family members. Interdisciplinary teams that include psychologists, nurses and social workers staff the centers. Readjustment counseling features a non-medical setting, a mix of social services, community outreach activities, psychological counseling for war-related experiences and family counseling.

These services are designed to assist combat-affected veterans and other veterans have well-adjusted lives. Implemented by VA in 1979, Vet Centers were initially designed for Vietnam veterans. Current law has extended eligibility for the program to any veteran who has served in the military in combat operations during any period of armed hostility. Seventy-five percent of Vet Center managers are war-zone veterans primarily from Vietnam. Staffs include high percentages of minority and women veterans, and more than 60 percent are veterans of Vietnam or the Persian Gulf, another 25 percent are Vietnam-era veterans.

VA Medical Center Programs VA operates an internationally recognized network of more than 140 specialized programs for the treatment of PTSD through its medical centers and clinics. One notable program consists of PTSD clinical teams that provide outpatient treatment, working closely with other VA treatment programs, including Vet Centers and the community. In addition to 86 PTSD clinical teams, VA operates eight specialized inpatient units around the country, plus five brief-treatment units, 18 residential rehabilitation programs, and nine PTSD day hospitals. There also are four outpatient Women’s Stress Disorder and Treatment Teams. A special focus in the program has included underserved and minority populations, such as African Americans, Hispanics and Native Americans. A specialized PTSD inpatient treatment unit serves women veterans at the Palo Alto, Calif., VA Medical Center’s Menlo Park Division. The Veterans Millennium Health Care and Benefits Act (Public Law 106-117) provided support for new specialized PTSD and Substance Use Disorder treatment programs. The law also re-established the Under Secretary of Health’s Special Committee on Post-Traumatic Stress Disorder. The statutory charge to the committee is to assess VA’s capacity to diagnose and treat PTSD and to provide guidance on VA’s education, research and benefits activities with regard to PTSD.

National PTSD Center In 1989, VA established the National Center for Post-Traumatic Stress Disorder – a center for clinical research, training and information on PTSD. The center initially

consisted of five divisions with distinct, but complementary responsibilities: Behavioral Science, Clinical Neurosciences, Education, Evaluation, and Executive and Resource Center Divisions. Growing recognition of the dimensions of PTSD has brought new programs, such as the Women’s Health Sciences Division, located at the Boston VA Medical Center, and the Pacific Islands Division in Honolulu. Among its many programs the center maintains a Web site (www.ncptsd.org) with information about PTSD and a bibliographic database of more than 13,000 articles.

Service-Connected PTSD Veterans

Period	Jun 01	Sep 00	Sep 99	Sep 98
Pre-WWII	1	1	1	2
WWII	17,739	16,917	15,481	13,898
WWII (Philippines)	430	436	398	375
Korea	6,362	5,960	5,412	4,793
Vietnam	104,449	98,716	90,695	81,594
Gulf War	7,268	6,671	5,592	4,383
Peacetime	5,463	5,088	4,491	3,782
TOTAL	141,712	133,789	122,070	108,827

(Department of Veterans Affairs, September 2001)

DON’T LET THEM STEAL YOUR FUTURE

During the past year, the Department of Veterans Affairs (VA), Office of Inspector General (OIG) received several inquiries from veterans concerning a number of companies offering instant cash in exchange for future pension or disability payments. The inquiries focused on the legality of these offers of a lump-sum cash payment in return for VA benefits. There was also concern that unsuspecting veterans were being targeted and taken advantage of with these pension buyout offers. Some of the veterans contacting the OIG had already entered into contracts to sell their pensions. When VA heard of this practice last year, the Department issued a press release warning veterans about the “scam” to purchase VA benefits. If you have not seen the press release or are unfamiliar with pension buyout offers, you should read this article. It may protect you and your family’s financial security. The typical scheme operates like this: A company persuades a veteran to give up his or her disability

and/or pension checks for a specific period of time, in exchange for a lump-sum cash payment typically worth only 30 to 40 cents on the dollar. One of the veterans who contacted the OIG received a lump sum of \$73,000 in return for his monthly benefit checks of \$2,744 over the next 10 years. The total re-payment by the veteran at the end of the 10-year period is estimated to \$256,293. This is an annual interest rate of 44.5%. When the practice of cashing out future VA benefits at such a severe rate was first brought to the VA's attention, it was reported that veterans were signing over their pension checks in return for the quick cash. This was of concern because under Federal law a veteran is not authorized to assign to a third party any benefits that are due to him or her. In other words, Congress mandated that VA benefits always go directly and solely to the original beneficiary. As such, VA benefits are not assignable to another party and VA will not put anyone's name on the benefit check other than the veteran. Some companies have devised payment alternatives that may avoid violating the law. In one of the contracts we reviewed, the veteran arranged to have his benefit checks deposited in a bank account identified in the contract. While the benefit check and the bank account were in the veteran's name, arrangements were made with the bank to allow the company to make a monthly withdrawal in the amount of the benefit checks deposited for that month. In another case, the company established a joint checking account with the veteran. The veteran's benefit checks were deposited in the account each month and withdrawn by the company. Another approach we discovered involved veterans having their checks sent to a post office box operated by the company with, presumably, an arrangement with the veteran to allow the company to cash the check. The Government's position has been that, as long as the VA benefit payment is made to the veteran, what the veteran does with that payment (as long as it's legal) is not the Government's concern. Unfortunately, this includes the veteran's freedom to enter into a contract that is financially a bad deal for the veteran. Federal law also provides that payments of benefits shall be exempt from the claim

of creditors. The importance of this is that while a veteran could theoretically sell his or her VA benefits, or use them for collateral, the benefits still belong to the veteran. This is an additional legal protection that allows veterans to keep their benefits after they receive them. The companies that offer cash for your pension know that they cannot garnish or attach your pension checks to satisfy the debt in the event of default on the contract. To overcome the possibility that the veteran may stop payment, the veteran may be required to put up some form of collateral, such as his or her house, to secure the contract. These companies also protect themselves in the event the veteran dies during the repayment period by requiring a life insurance policy as collateral, making the company's designated agent the beneficiary of the veteran's VA life insurance policy. Federal law gives the veteran the right to change his or her beneficiary without the consent of the existing beneficiary, including a spouse, but such changes of beneficiaries are never irrevocable. Thus, Federal law protects the veteran from permanently signing away his or her life insurance. In some cases these companies make the veteran purchase and pay for in advance, additional commercial life insurance, naming the company as beneficiary. As previously mentioned, the cash now for future VA benefits is discounted at a very high percentage, usually between 60-70 percent, and in some cases even higher. Companies use words like "discounted" and go to great lengths to avoid using the word "loan" or "interest" because the exorbitant fees being charged could be considered usurious and possibly loan sharking. A contract reviewed by the OIG even went as far as to require the veteran to sign a statement acknowledging that it was not a loan. Presumably, these companies make sure the veteran agrees that this is not a loan because the interest rates being charged are most likely not within legal limits for a loan, or for some other reason the companies seek to avoid State and Federal truth-in-lending requirements. Although not tested in court to our knowledge, these arrangements appear to be loans. No matter what the company chooses to call them, the veteran is receiving cash in return for monthly payments for a

specified period of time. The loan amount is also secured with collateral. In all probability, the companies have reviewed this issue carefully and believe they are acting within the law by not calling these arrangements loans and getting the veteran to agree that it is not a loan. A news release on this issue pointed out that if this is all it takes to get around the usury laws, it should be considered an unfortunate legal loophole that should be closed. An attempt by at least one such company to expand this scheme into Canada resulted in a crusade by a member of the Canadian Parliament to thwart the plans of the U.S. company to exploit Canadian veterans. The member was quoted as saying, "Parasitic poachers are poised to pick the pockets of Canada's war veterans." As a result, the Canadian government sent notices to veterans saying stay away from this, as it is a bad deal. This resulted in such low interest in the scheme that the company quickly abandoned its plan to do business in Canada. Achieving the same outcome in the United States is doubtful. VA officials in Florida checked with the State Attorney General's consumer fraud section who determined that the companies are legitimate, but the terms of the loans are stringent. VA looked into the matter and raised a concern that such arrangements appeared questionable, but without knowing all the circumstances of such a transaction, could not categorically determine the legality of the offer. There are many reasons why veterans would sell off their future payments for such paltry sums. While some veterans know exactly what they are getting into and want the service, there may be some veterans who are accepting such offers without knowing the potential consequences of their actions or are doing so because they are having severe financial problems. The obvious downside to this is that, statistically speaking, people who take lump sums tend to spend the money faster than they need to, and then there's nothing down the road for them to live on. More importantly, for many unsuspecting veterans, these benefit buyouts could be financially devastating. If the buyouts are not illegal they certainly border on loan sharking. These schemes seem to target the most financially desperate veterans who are the

most vulnerable. The VA press release referred to this practice as reprehensible and despicable. The question that faces us is what should be done and what can be done. Certainly, an aggressive approach to educate and warn veterans of these schemes is a step in the right direction. But, the best defense is you, the veteran. Our advice to you is not to participate in these schemes. However, if this is something you are considering, please first consult a trusted and reliable financial expert. There are numerous options available to obtaining cash at terms much more favorable to you than these pension buyout schemes. One more suggestion. Before you enter into any arrangement where you might be considering cashing out your future pension payments, ask yourself if you can afford to live without your monthly pension after the cash advance is gone. I would like to close this article by quoting one of the veterans who contacted the OIG expressing concern and asking that we help forewarn his fellow veterans about the solicitation he received offering him cash for his pension. He said, "As a 100% disabled veteran, I was deeply offended by this offer inasmuch as my pension isn't a lottery winning. It is an award from the American people for serving my country, and it's appalling to think that there are those out there that would rob you of this honor and steal your future." (*Jon A. Wooditch, Office of Inspector General, Department of Veterans Affairs, July 3, 2001*)

VA AND GOODWILL INDUSTRIES CREATE PARTNERSHIP

Veterans who need job training and placement will have new opportunities to enter the workforce under a national agreement between the Department of Veterans Affairs (VA) and Goodwill Industries International, Inc. Under the program, called Transitional Work Experience (TWE), participating local Goodwill Industries agencies will hire formerly homeless veterans, as well as veterans participating in VA's mental health programs, who are enrolled in VA's Compensated Work Therapy (CWT) programs. "This agreement will benefit many veterans who are unemployed, while assisting

Goodwill agencies that may be facing a labor shortage,” said Secretary of Veterans Affairs Anthony J. Principi. “I have asked everyone in VA to look at ways of increasing our participation with community-based organizations. This kind of national partnership will create opportunities for many people, and working with Goodwill Industries will help ensure workplace success for our veterans.” The new program will provide temporary labor opportunities for formerly homeless veterans in a wide variety of jobs, including truck drivers, inventory management, general office work and production supervision. Veterans may participate in TWE for up to six months. Goodwill Industries International is a network of 215 local, autonomous member organizations in the United States, Canada and 24 other countries. Each organization serves people with disabilities and other needs by providing job training and employment services, as well as job placement opportunities and post-employment support. “Through this collaboration, veterans will receive paid on-the-job training, learn transferable job skills and gain valuable work experience,” said George W. Kessinger, president and CEO of Goodwill Industries International, Inc. “Our goal is to help people find and keep employment, grow their careers, and become independent, tax-paying members of their communities.” Many veterans participating in TWE will work for the industrial contracts divisions of local Goodwill agencies. Goodwill fulfills industrial contracts for national and local businesses, as well as government agencies, and assists with employers’ temporary manpower needs. These contracts provide opportunities for people to learn necessary job skills while earning a paycheck. In 2000, Goodwill earned nearly \$357 million through these contract services, while creating 23,292 jobs. VA’s Compensated Work Therapy and Transitional Residence Programs offer structured work opportunities and supervised therapeutic housing for at-risk and homeless veterans with physical or mental disabilities and substance abuse problems. The veterans are paid for their work and, in turn, participate in the maintenance and upkeep of their

residences. “Through this work, veterans have the chance to learn new job skills, relearn successful work habits, and regain their sense of self-esteem and self-worth,” said Principi. “I want this program to work, and I’m excited about the future potential of expanding our efforts with Goodwill.” For more information about VA’s homeless and CWT programs see: <http://www.va.gov/health/homeless/index.htm> or <http://www.va.gov/vetind>. To learn more about Goodwill Industries see: <http://www.goodwill.org>. (*Department of Veterans Affairs, September 24, 2001*)

AFFORDABLE RESORT VACATIONS FOR RETIREES

Retirees can stay seven nights at a condominium resort on a space-available basis for \$234, because of an agreement between Army Morale, Welfare, and Recreation (MWR) and Cendant Corporation. The Armed Forces Vacation Club (AFVC) accesses inventory at privately owned resorts and makes condos available to the military community at this discounted flat rate when owners aren’t using them. While most of the resorts are timeshare properties, the agreement between the Army and Cendant states that there is **no** obligation for AFVC users to attend a timeshare sales presentation. Since the program began in late 1998, military families have booked more than 11,000 vacations, generating more than \$222,000 in rebates used to support MWR activities. Army retirees are automatically eligible to use the AFVC “Space-A” rental program. There are no membership fees or dues. Retirees call a toll-free number to a central reservation center and book a stay at one of hundreds of resorts in the U.S. and around the world. Available resorts and dates are posted daily on the AFVC web site. To visit the site, go to www.offdutytravel.com, click on “Great Travel Deals” and click on “Armed Forces Vacation Club.” The web site also contains instructions for making reservations. The most popular feature is the “Search for Availability” section where you can search by country, state, or city to review thousands of vacation opportunities. If you don’t have access to the Internet, more information is available from

Army MWR ticket and tour (ITR/ITT) offices on most Army installations. Installations that market the AFVC earn cash rebates from each reservation, so be sure to give the installation name and AFVC-assigned ID number when making a reservation. AFVC-assigned installation numbers can be found on the web site or obtained from the installation ITR/ITT office. Don't live near an installation and don't use the Internet? You can still use the AFVC by calling the reservation center at 1-800-724-9988. Tell them you are "a first-time AFVC caller, account number 7033-00000." A vacation counselor will take your name, address and phone number, assign you an individual account number, and help you find a vacation opportunity. To make a reservation, you must have a credit card and pay at that time. You will receive a written confirmation in the mail. Remember, the AFVC is a "Space-A" style lodging program. At these privately owned resorts, this means that owners have priority. Once owner requirements are met, inventory is available for AFVC use. Since owners use their resorts less frequently in off-season, most availability is in off-season, in areas that may be overbuilt (like the Canary Islands, Hungary and parts of Mexico), or available on short notice. Cendant also provides military discounts to join *OffDuty* Travelers Advantage, a members-only travel agency that offers guaranteed lowest fares for air, cruises and vacation packages plus a 5 percent cash-back for all travel purchases. The military price is \$30 per year; the general public cost is \$69.95. *OffDuty* Auto-Vantage Gold is a national auto club offering emergency road service, towing service, trip planning and special members-only discounts. The military program costs \$50 and covers all family members, the general public cost is \$79.95. Both programs pay a 10 percent commission to the MWR fund designated by the member at joining. (*Army Echoes, Issue 2, 2001*)

WWII VETERANS RECEIVE HIGH SCHOOL DIPLOMA

The State of Delaware is now providing high school diplomas to eligible World War II veterans. During

the 1940's, thousands of young men and women across this country left high school and the comforts of home and hearth to serve gallantly in the armed forces during WW II. Their sacrifice ensured our freedom, built our country into a superpower, and shaped the entire course of history throughout the world. After the war, many of these veterans were not able to finish high school for various reasons, but led productive lives and built our communities over their lifetime. In recognition of their outstanding contributions, House Bill 60, introduced by Representative Shirley Price and signed by the Governor, awards a full Honorary High School Diploma to qualifying WW II veterans.

Eligibility requirements

- An "honorably" discharged veteran who served in WW II between December 7, 1941 through December 31, 1946 inclusive. If the veteran was in service on December 31, 1946, continuous service before July 26, 1947, is considered World War II.
- Left a Delaware high school prior to graduation in order to serve in the armed forces of the United States.
- Did not receive a Delaware High School Diploma or a G.E.D. as a consequence of such service.

Diplomas can also be awarded posthumously. To request a diploma the veteran/spouse or next of kin must submit the enclosed application (see page 17) along with a copy of veterans Certificate of Release of Discharge from Active duty (DD Form 214). **DO NOT SEND ORIGINAL.** For further information, please contact the Commission of Veterans Affairs at (800) 344-9900 (in State) or (302) 739-2792.

WEBSITE INFORMATION

MicroMax the public benefits information service. <http://www.micromax.org>. MicroMax is a PC-compatible software program that analyzes eligibility for dozens of public benefit programs. Users enter information about income and household characteristics and then MicroMax tests eligibility and calculates benefit levels-instantly.

Share the Technology: <http://www.sharetechnology.org>. This organization matches up donations of old computers with non-profits that have a need for them.

PEP National Directory of Computer Recycling Programs: http://www.microweb.com/pepsite/Recycle/recycle_index.html. Comprehensive list of organizations that recycle computers on both a national and state level.

VA Acquired Properties For Sale – visit www.homeloans.va.gov/pmoffice.htm.

HUNTING, TRAPPING AND FISHING LICENSES

The Delaware Commission of Veterans Affairs (DCVA) in cooperation with the Department of Natural Resources and Environmental Control (DNREC), Division of Fish & Wildlife will be issuing Hunting, Trapping and Fishing ID cards for those Delaware veterans and members of the Armed Forces who meet the exceptions to requirements for licensing under Title 7, Chapter 5, Section 502 of the Delaware Code.

- ❑ Any veteran having at least a 60% service-connected disability (certified by the Veterans Administration);
- ❑ Or 65 years or older;
- ❑ Or blind

For more information, please call (302) 739-2792 or (800) 344-9900.

CERTIFICATE OF APPRECIATION TO DELAWARE VETERANS

In January 1946, Walter W. Bacon, then elected Governor, authorized a state award to those who served in World War II. To honor this commitment to Delaware Veterans, Governor Ruth Ann Minner has announced that the State of Delaware will provide a “Certificate of Appreciation” to all Delaware residents who shall have served honorably in the Armed Forces of the United States during time of peace, conflict or war. To request a “Certificate of Appreciation” the veteran/spouse or

next of kin must submit the enclosed application (see page 19) along with a copy of veterans Certificate of Release or Discharge from Active Duty, (DD Form 214). **DO NOT SEND ORIGINAL.**

CENTRAL AND SOUTHERN DELAWARE HEALTH SCREENINGS

Health screenings will be conducted at the following locations from 9:00 AM – 3:00 PM in Kent and Sussex Counties:

OCT 11 Riverdale Legion Post 28	945-7314
NOV 6 Smyrna Legion Post 14	378-6329
NOV 8 Ocean View VFW Post 7234	539-9981
NOV 29 Riverdale Legion Post 28	945-7314
DEC 4 Smyrna Legion Post 14	378-6329
DEC 5 Commission of Vet Affairs	739-2792
DEC 6 Ocean View VFW Post 7234	539-9981
DEC 13 Riverdale Legion Post 28	945-7314

Veterans are requested to bring proof of service for enrollment. Beginning in November, flu shots will be available to those who are enrolled in the VA healthcare system or have proof of military service and enroll at time of screening.

For more information contact:

Clyde Bragg, RN Outreach Health Screening Nurse
(302) 633-5332 – Outreach Screening Clinic
(302) 633-5500 – Primary Care/Women’s Clinic
(302) 633-5212 – Eligibility/Registration
(302) 633-5519 – Health Care Hotline

VETERAN SERVICE OFFICER REPRESENTATION

The Delaware Commission of Veterans Affairs Service Officers, Ms. Melanie E. Bronov and Ms. Laurie A. White, provide information and assistance in submitting claims concerning education, disability compensation, hospitalization, rehabilitation and pensions. You may contact Ms. Bronov at our Dover office, Monday-Friday, 8:30 AM – 4:30 PM, (302) 739-7447 or (800) 344-9900 (in State). *Please call for an appointment.* You may contact Ms. White at the Pyle State Service Center located in Roxanna, DE, Monday-Friday, 8:30 AM - 4:30 PM, (302) 732-9560. *Please call for an*

appointment. DCVA also represents members of the following veterans organizations: The Retired Enlisted Association, Military Order of the Purple Heart, and the Marine Corps League.

MOBILE VETERANS SERVICE CENTER

Ms. White will be providing services for veterans from the mobile office at the following locations:

- OCT 10 Home of the Brave
- OCT 16 Laurel Town Hall
- OCT 17 Fenwick Town Hall
- OCT 23 Bridgeville Town Hall
- OCT 24 Hepatitis C Clinic-Pyle Service Ctr
- OCT 30 Ocean View Town Hall
- OCT 31 Seaford Service Center
- NOV 1 Homecoming-New Castle
- NOV 6 Bethany Beach Town Hall
- NOV 7 Georgetown Service Center
- NOV 13 Laurel Town Hall
- NOV 14 Fenwick Town Hall
- NOV 20 Bridgeville Town Hall
- NOV 27 Ocean View Town Hall
- NOV 28 Seaford Service Center
- DEC 4 Bethany Town Hall
- DEC 5 Georgetown Service Center
- DEC 11 Fenwick Town Hall
- DEC 12 Bridgeville Town Hall
- DEC 18 Ocean View Town Hall
- DEC 19 Laurel Service Center

For more information, contact Ms. White at the Pyle State Service Center, (302) 732-9560.

EMPLOYMENT SERVICES

- Al Barclift (Wilmington).....302-761-8093
- Desiree Young (Newark).....302-453-4350 ext. 218
- Mike Wolanski (VA Regional Ofc)....302-633-5492
- Steve Flaherty (Dover).....302-739-5473
- Charley Roberson (Dover AFB).....302-677-6942
- Ron Bythwood (Dover).....302-739-5473
- Bob Dotterer (Georgetown).....302-856-5230
- Norris Townsend (Georgetown).....302-856-5230

VETERAN SERVICE ORGANIZATIONS OUTREACH

American Legion

Darrell Johnson, Sr., Dept. Service Officer, (302) 633-5323, will visit the following posts between 10:00 AM and 2:00 PM on the following dates:

- OCT 10 Oak Orchard/Riverdale 945-1673
Post 28
- OCT 17 Dover, Post 2 674-3922
- OCT 24 Seaford, Post 6 875-9948
- NOV 7 Oak Orchard/Riverdale 945-1673
Post 28
- NOV 14 Dover, Post 2 674-3922
- NOV 21 Laurel, Post 19 875-9948
- DEC 5 Oak Orchard/Riverdale 945-1673
Post 28
- DEC 12 Dover, Post 2 674-3922
- DEC 19 Seaford, Post 6 875-9948

Disabled American Veterans (DAV)

Charles Kashner and Paul Lardizzone, Department Service Officers (DAV).

- Every Tuesday: DAV Headquarters Building
& Wednesday 183 South Street
(Kent) 8:00-12:00 Camden, DE 19934
(302) 697-9061
- Every Thursday: Department of Labor
(Sussex) 8:00-12:00 Div. Of Emp & Trng
(302) 856-5230 600 N. DuPont Hwy.
Georgetown, DE 19947

Military Order of the Purple Heart (MOPH)

Richard Magner, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 633-5508.

Paralyzed Veterans of America (PVA)

VA Regional Office, 1601 Kirkwood Hwy, Room 26, Wilmington, DE 19805, (302) 633-5325 or (302) 633-5392.

Veterans of Foreign Wars (VFW)

James Withrow, Dept. Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 21, Wilmington, DE 19805, (800) 461-8262 ext. 5326 or (302) 633-5326.

1ST Thursday

Dover Armory (741-7516) 8:00-11:00 AM
Milford VFW (422-4412) 1:30-4:00 PM

2nd Thursday

Dover Armory (741-7516) 8:00-11:00 AM
Milton VFW (684-4975) 1:30-4:00 PM

3rd Thursday

Dover Armory (741-7516) 8:00-11:00 AM
Rehoboth VFW (227-3469) 1:30-4:00 PM

4th Thursday

Dover Armory (741-7516) 8:00-11:00 AM
Seaford VFW (629-3092) 1:30-4:00 PM

5th Thursday

Dover Armory (741-7516) 8:00-11:00 AM

NOTE: All persons interested in Outreach Services should first call our office so that some advance information may be obtained to accelerate application process.

RETIREE ACTIVITIES

Retired Activities Office

Bldg 520, Room 105, Dover AFB, DE 19902, (302) 677-4612.

Retired Navy Activities Affairs Office

Naval & Marine Corps Reserve Center, 3920 Kirkwood Hwy, Wilmington, DE 19808, (302) 998-5194.

VETERAN ORGANIZATIONS

American Legion.....302-633-5323
Disabled American Veterans.....302-633-5324
Military Order of the Purple Heart.....302-633-5508
Paralyzed Veterans of America.....302-633-5325
Veterans of Foreign Wars..... 302-633-5326
Vietnam Veterans of America.....302-633-5357

VETERANS ADMINISTRATION

Claims, Benefits, Veterans Services
(Regional Office).....1-800-827-1000
VA Hospital Scheduling.....1-800-461-8262
.....302-994-2511
Veterans Outreach Center
(New Castle County).....302-633-5360
(Kent and Sussex Counties).....302-422-8011

COMMISSION OF VETERANS AFFAIRS

Commissioners may be reached by calling (800) 344-9900.
Jim Thompson (Chairman).....Marine Corps League
Bob Marcinkowski (Vice Chairman).....TROA
Bob Barnett.....Jewish War Veterans
Cornelius "Bill" Carroll.....MOPH
Charles Farrell.....Korean War Veterans
Ruth B. Harden.....WAVES National
George K. Hastings.....MOWW
Charles Kashner.....Disabled American Veterans
Richard M. Magner.....AMVETS
Gary "Mo" Morris.....American Legion
Ben Pernol.....Veterans of Foreign Wars
Reese Phillips.....La Societe 40&8
David W. Timberman.....DE/MD PVA
John Thomas.....Delaware Veterans
George Webb.....Vietnam Veterans of America

DELAWARE VETERANS

MEMORIAL CEMETERY

New Castle Co. Section (Bear, DE).....834-8046
Sussex Co. Section (Georgetown, DE).....934-5653

The Centurion is published for informational purposes only and does not necessarily reflect the views of the Commission of Veterans Affairs or the State of Delaware.

Paid for with State Funds

If you are not already on our mailing list and wish to receive this newsletter on continual basis, please provide the following information below: (Articles should be submitted to the Commission Office directly)

NAME/ORGANIZATION _____
STREET _____

CITY _____ STATE _____ ZIP _____ - _____

MAIL TO: DELAWARE COMMISSION OF VETERANS AFFAIRS
ROBBINS BUILDING
802 SILVER LAKE BLVD, SUITE 100
DOVER, DE 19904

**DELAWARE COMMISSION OF VETERANS AFFAIRS
APPLICATION FOR CERTIFICATE OF APPRECIATION**

Veterans Name _____
First Middle Last

Address _____
Street City State Zip

Phone: Home _____ Work _____

Date Entered Service _____ Date Separated _____ Branch of Service _____

Date of Birth _____ Type of Discharge _____ Highest Rank Achieved _____
(only required if requesting rank on certificate)

LEGAL RESIDENT OF THE STATE OF DELAWARE

To meet the legal residency requirement (in addition to honorable military service) the veteran must have been:

- a. A legal resident of Delaware when he or she entered the Armed Forces of the United States; or
- b. A legal resident of Delaware at time of death

Please submit this application and a copy of Certificate of Release or Discharge from Active Duty, (DD-214) to:

**Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, DE 19904
Phone: (302) 739-2792 or 1-800 344-9900 (in State only)**

Signature of Veteran/spouse or next of kin _____ Date _____

Relationship if not veteran _____

NOTE: Please anticipate 4 to 6 weeks in receiving your Certificate

TO BE COMPLETED BY DCVA

___ Approved ___ Pending ___ Disapproved

Name _____ Date _____

Title _____

DCVA FORM 20-01-95-04-01

STATE OF DELAWARE

"Serving Delaware's Veterans"

**Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, Delaware 19904**

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